Fill in this information to identify the case:

Debtor 1: Kandise Nadine Lucas

fka Kandise Thomas-Humphrey dba Advocates For Equity In Schools

Debtor 2 (Spouse, if filing): ____

United States Bankruptcy Court for the: Eastern District of Virginia (State)

Case number: 20-33177

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: Servbank, SB

Court claim no. (if known): 4-2

Last four digits of any number you use to identify the debtor's account: 0522

Date of payment change: Must be at least 21 days after date of this notice: 07/01/2025

New total payment: Principal, interest, and escrow, if any: $509.85

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

☐ No
☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: ____

Current escrow payment: $250.84 **New escrow payment:** $247.82

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

☒ No
☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: ____

Current interest rate: ____% **New interest rate:** ____%

Current principal and interest payment $____ **New principal and interest payment:** $____

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

☐ No
☒ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. *(Court approval may be required before the payment change can take effect.)*

Reason for change: **Payment change due to the twelve month pro-rated escrow shortage spread ending.**

Current mortgage payment: $**512.87** **New mortgage payment:** $**509.85**

Debtor 1 Kandise Nadine Lucas — Case Number *(if known)* 20-33177
First Name Middle Name Last Name

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor.

☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.

✘ /s/ Natalie E. Lea — Date 05/19/2025
Signature

Print: Natalie E. Lea — Title Authorized Agent for Servbank, SB
First Name Middle Name Last Name

Company Bonial & Associates, P.C.

Address 14841 Dallas Parkway, Suite 350
Number Street

Dallas, Texas 75254
City State Zip Code

Contact phone (972) 643-6600 — Email POCInquiries@BonialPC.com

CERTIFICATE OF SERVICE OF PAYMENT CHANGE NOTICE

I hereby certify that a true and correct copy of the foregoing document has been filed with the court and served upon the following parties in interest on or before May 20, 2025 via U.S. Mail. All other parties in interest listed on the Notice of Electronic Filing have been served electronically.

Debtor ***Via U.S. Mail***
Kandise Nadine Lucas
514 East Williamsburg Road
Sandston, VA 23150

Respectfully Submitted,

/s/ Natalie E. Lea
Natalie E. Lea

servbank

Escrow Account Disclosure Statement

Statement Date: 08/09/2024

Loan Number: [redacted]

Property Address:
10906 SASSAFRAS DR
HOPEWELL VA 23860

For Return Mail Only:
PO BOX 1298
SOUTH WINDSOR CT 06074-7298

------ manifest line ---------
KANDISE N. THOMAS HUMPHRE
10906 Sassafras Drive
N Prince George VA 23860

[redacted]

Why are you receiving this statement?

Because the amounts billed for your escrowed items may change over time, we review your escrow account at least annually to ensure there will be enough money to pay for these items. Once the review is complete, you are provided this statement detailing our review. This is also known as the annual escrow account disclosure statement.

A review of your escrow account has been completed

Here's what we found:

- **Required minimum balance:** Your escrow account balance is projected to fall below the minimum balance. This means you have a shortage.
- **Your shortage will be spread over 12 months.**

	Current Payment	New Payment
Principal & Interest	$262.03	$262.03
Escrow/Impound	$245.24	$247.82
Shortage Spread	-	$3.02
Total Payment Amount	**$507.27**	**$512.87**

Your escrow account has a shortage of:

$36.21

Starting **July 2024** your new mortgage payment amount will be:

$512.87

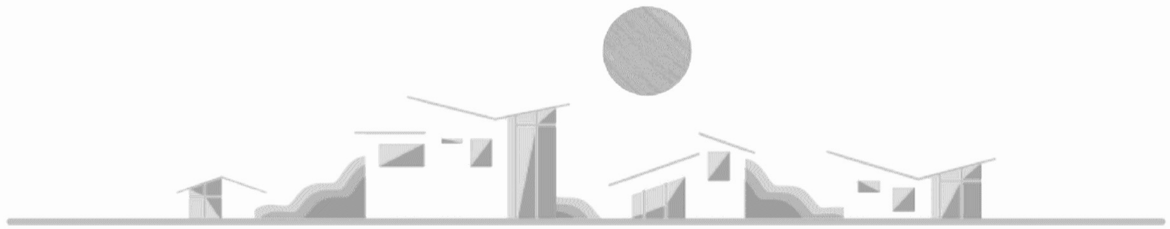
Here's a summary of what is projected to change

	Prior Projection	New Projection		Months	Total Monthly	Change (%)
Property Taxes	$1,430.00	$1,457.88	÷	12	$121.49	+2.00%
Property Insurance	$1,485.00	$1,516.00	÷	12	$126.33	+2.00%
Optional Insurance	$0.00	$0.00	÷	12	$0.00	0.00%
Mortgage Insurance	$0.00	$0.00	÷	12	$0.00	0.00%
Overage/Shortage	-	$36.21	÷	12	$3.02	-
Total Escrow	**$2,915.00**	**$3,010.09**	÷	**12**	**$250.84**	**+3.00%**

*If the prior projection is shown as $0.00 please refer to the Initial Escrow Disclosure received at closing or please refer to the final escrow disclosure you received from your prior servicer. To determine the new projected escrow payment, we add the projected escrow items to be paid over the next 12 months. We base these projected amounts on any escrow items that may have been paid in the past and any future anticipated payments to be made. We then divide the total amount by 12 payments to determine the base escrow amount. The chart above includes actual payments made for your escrow items and any shortage identified during our review.

Message Center: **myloan.servbank.com/MSG**
Phone: **866.867.0330**
Hour: **Mon - Fri: 8am - 9pm ET**, **Sat: 8am - 12pm ET**
Correspondence: **Attn: Care Center, 3138 E. Elwood St, Phoenix, AZ 85034**

Member FDIC



Projected escrow account activity over the next 12 months

To determine if there will be a shortage or overage in your account, we calculate whether the amount of your lowest projected escrow balance will be greater or less than your required minimum balance. This is determined by subtracting your required minimum balance from your lowest projected balance. If the outcome is positive, you have an overage. If it is negative, you have a shortage.
Your calculation is below:

Lowest projected escrow balance (June 2025)	$459.44	Calculated using Projection Table below
Minimum balance for the escrow account*	$495.65	Calculated as: $247.83 x 2 month(s)
Escrow Shortage	**$36.21**	

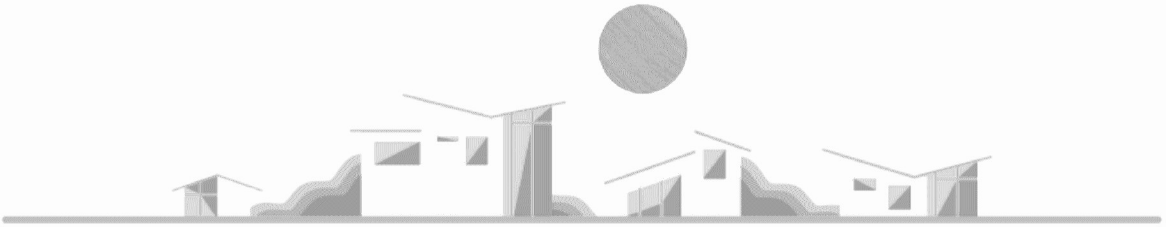
* Your minimum balance includes a cash reserve or cushion as permitted by Federal and State regulations, to help cover any increase in taxes and/or insurance. To calculate the cash reserve for your escrow account, your yearly escrow payments are added up and the total is divided by 12 (this amount does not include mortgage insurance). That amount is then multiplied by two, or the number of months as allowed by state laws and/or the mortgage contract to determine the cash reserve.

The following estimate of activity in your escrow account from 7/24 to 6/25 is provided for your information. All payments we anticipate receiving as well as disbursements we anticipate making on your behalf are included, along with the Projected Escrow Account balance, derived by carrying forward your current actual escrow balance. The required Escrow Account Balance displays the amount required to be on hand as specified by Federal Law, State Law, or your mortgage documents, and may include a cushion of up to 1/6th of your Annual Disbursements. Please retain this statement for comparison with the actual activity in your account at the end of the next escrow account computation year.

Month	Expected payments	Expected disbursements	Description	Projected balance	Balance required
			Starting Balance	**$459.48**	**$495.69**
July	$247.82			$707.30	$743.51
August	$247.82			$955.12	$991.33
September	$247.82			$1,202.94	$1,239.15
October	$247.82			$1,450.76	$1,486.97
November	$247.82	($728.94)	TAX-COUNTY	$969.64	$1,005.85
December	$247.82			$1,217.46	$1,253.67
January	$247.82			$1,465.28	$1,501.49
February	$247.82			$1,713.10	$1,749.31
March	$247.82			$1,960.92	$1,997.13
April	$247.82			$2,208.74	$2,244.95
May	$247.82	($728.94)	TAX-COUNTY	$1,727.62	$1,763.83
June	$247.82	($1,516.00)	HAZARD INS	$459.44	$495.65
Total	**$2,973.84**	**$2,973.88**			

Your projected Escrow Account Balance as of 7/24 is $459.48. Your required beginning balance according to this analysis should be $495.69. **This means you have a shortage of $36.21.**

Per Federal Law, the shortage may be collected from you over 12 months or more unless it is less than 1 month's deposit, in which case, we have the additional option of requesting payment within 30 days.



Escrow account history

The chart below displays actual activity on your escrow account as it occurred during the review period including the total amount you paid to your escrow account.

Review Period Escrow Information from 11/2023 - 06/2024

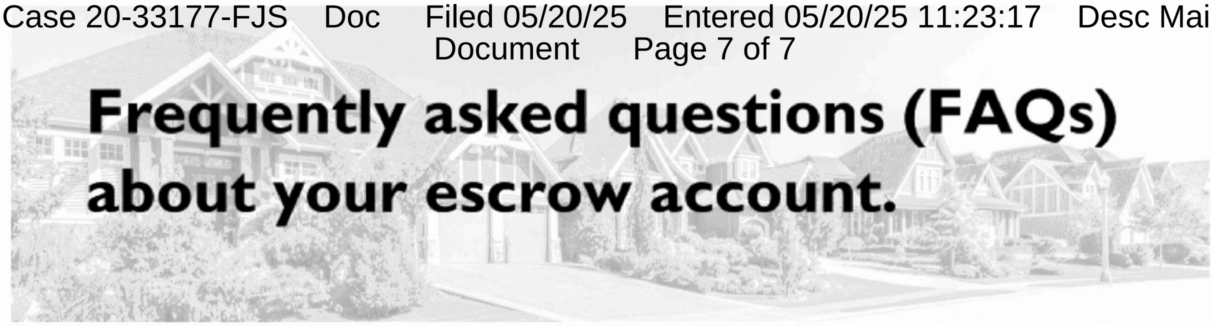
Month	Payments received	Disbursements made	Description	Escrow balance
			Starting Balance	**$290.57**
November		($728.94) *	TAX-COUNTY	($438.37)
December	$340.16 *			($98.21)
January	$340.16 *			$241.95
February				$241.95
March				$241.95
April				$241.95
May		($728.94) *	TAX-COUNTY	($486.99)
June			HAZARD INS	($486.99)
Total	**$680.32**	**$1,457.88**		

An asterisk (*) beside an amount indicates a difference from projected activity either in the amount or the date. The letter E beside an amount indicates that the payment or disbursement has not yet occurred, however is estimated to occur as shown.

Should you have any questions about this Escrow Analysis, please call our Care Center toll-free at 866.867.0330.

Any notices of error or information requests must be sent in writing to: Servbank Attn: Qualified Written Request, 3138 E. Elwood Street, Phoenix, AZ 85034. Under federal law, we may at times act as a debt collector, and federal law requires us to tell you this is an attempt to collect a debt. Any information may be used for that purpose. Servbank reports information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report. To the extent your original obligation was discharged, or is subject to an automatic stay of bankruptcy under the United States Code, this letter is for compliance and/or informational purposes only and is not an attempt to impose personal liability for such obligation. However, Servbank retains all rights under its security instrument against the property.

If you have Private Mortgage Insurance (PMI) on your loan, and if certain conditions are met regarding the percentage of your remaining principal balance as compared to the original property value, you may be able to cancel the PMI coverage. Please contact us at 866.867.0330 or write to us at Servbank Attn: Escrow, 3138 E. Elwood Street, Phoenix, AZ 85034 for additional information concerning your cancellation rights, if any.



Frequently asked questions (FAQs) about your escrow account.

What is an escrow account?

An escrow account is an account that a loan servicer establishes and controls on behalf of the borrower to pay obligations such as property taxes and insurance premiums on time. These obligations can include:

Real Estate taxes | Property (homeowner's) insurance | Mortgage insurance (if required by investor) | Flood Insurance

What is an escrow analysis?

An escrow analysis itemizes all payments from and contributions to your escrow account on an annual basis. This is done to make sure the amount of your monthly payment is adequate to pay all escrow obligations on time. This analysis also determines whether any overages or shortages exist in your escrow account after all scheduled payments and disbursements.

How is the lowest projected balance point determined?

The lowest monthly escrow balance during the year projection is the low-point. Your escrow account balance is projected for a twelve-month period with the assumption that we receive regular payments and make scheduled disbursements.

Why did my monthly mortgage payment change?

- Homeowner's insurance: Your premium may be different as a result of changes to the type, extent, date due, or rate of your insurance coverage. Additionally, if you made any changes to your homeowner's insurance policy or insurance company this would affect the initial projections in your escrow account. We encourage you to contact your insurance company for any questions regarding changes to your homeowner's insurance premiums.
- Real Estate Taxes: Your real estate taxes may be different as a result of your property being reassessed or if the tax rate has changed. Anticipated tax payment time frames may change per local authority as well. We encourage you to contact your local taxing authority for any questions regarding changes to your real estate taxes.
- New Construction: A difference may occur with partially assessed real estate tax bills for new construction. Typically, the first tax bill for new property is only for the lot/land. We may have received a bill for the fully assessed value which includes the land and the house.
- Initial Escrow Deposit: Escrow is sometimes estimated at loan closing because information may not be available at the time. If the amount collected for the setup of your escrow account was more or less than the actual bills received for real estate taxes and/or insurance premiums, this will cause your monthly mortgage payment to change.

Why do you collect a cushion?

Based on federal law, lenders may require a minimum balance requirement or 'cushion' of up to two months of the total annual escrow disbursement amount. The cushion funds cover unexpected or increased disbursements or disbursements made before the funds are available in the borrower's escrow account. Once you pay off your loan, any funds held in the escrow account for your cushion will be refunded to you.

How did you determine my required starting balance?

Your required starting balance is determined by calculating what your balance would need to be as of today to prevent the escrow balance from falling below the minimum required balance (cushion) over the next 12 months. This is purely a mathematical calculation.

What is an escrow account shortage?

Shortages occur when we disburse more than what was projected. This is usually because your tax or insurance rates have increased but unexpected disbursements may also contribute to shortages.

What if I want to pay my escrow shortage in full?

The repayment option allowing for payment over 12 months for shortages that are greater than or equal to one month's escrow account payment is derived from federal regulations governing escrow shortages and deficiencies. Although a lump sum payment is not a required option, we will allow for it upon customer request. If you would like to repay your shortage in a lump sum, you may do so using one of the payment options below.

What if I want to pay my escrow shortage in less than 12 months?

The repayment option allowing for payment over 12 months for shortages that are greater than or equal to one month's escrow account payment is derived from federal regulations governing escrow shortages and deficiencies. Although paying in less than 12 months is not a required option, we will allow for it upon customer request. If you would like to repay your shortage in less than a 12-month period, please contact our Customer Care Center.

What payment methods can I use to repay my escrow shortage?

- If you'd like to pay the shortage in your escrow account online, please log in to your account and schedule a payment.
- If you'd like to pay the shortage in your escrow account by phone, please call us (a processing fee may apply).
- For additional ways to pay, see your monthly billing statement.

What if the shortage causes a financial hardship and I cannot afford the increased payment amount?

Please call our Customer Care Center right away, and we'll be happy to discuss options that are available to you.